

PTO/SB/17 (10-08)

Approved for use through 09/30/2010. OMB 0851-0032

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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Effective on 12/08/2004.
Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4918).**FEE TRANSMITTAL**
For FY 2009☒ Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$) 1,055.00

Complete If Known

Application Number	10/764,632
Filing Date	JANUARY 26, 2004
First Named Inventor	RAYMOND A. JOAO
Examiner Name	V. LUBIN
Art Unit	3626
Attorney Docket No.	RJ213

METHOD OF PAYMENT (check all that apply)

☐ Check ☒ Credit Card ☐ Money Order ☐ None ☐ Other (please identify): _____

☐ Deposit Account Deposit Account Number: _____ Deposit Account Name: _____

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

☐ Charge fee(s) indicated below ☐ Charge fee(s) indicated below, except for the filing fee

☐ Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17 ☐ Credit any overpayments

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

FEE CALCULATION**1. BASIC FILING, SEARCH, AND EXAMINATION FEES**

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	
Utility	330	165	540	270	220	110	
Design	220	110	100	50	140	70	
Plant	220	110	330	165	170	85	
Reissue	330	165	540	270	650	325	
Provisional	220	110	0	0	0	0	

2. EXCESS CLAIM FEES**Fee Description**

Each claim over 20 (including Reissues) _____

Each independent claim over 3 (including Reissues) _____

Multiple dependent claims _____

Fee (\$)	Small Entity Fee (\$)
52	26
220	110
390	195

Total Claims _____ **Extra Claims** _____ **Fee (\$)** _____ **Fee Paid (\$)** _____

- 20 or HP = _____ x _____ = _____

HP = highest number of total claims paid for, if greater than 20.

Indep. Claims _____ **Extra Claims** _____ **Fee (\$)** _____ **Fee Paid (\$)** _____

- 3 or HP = _____ x _____ = _____

HP = highest number of independent claims paid for, if greater than 3.

3. APPLICATION SIZE FEE

If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$270 (\$135 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof	Fee (\$)	Fee Paid (\$)
_____	_____	_____	_____	_____

- 100 = _____ / 50 = _____ (round up to a whole number) x _____ = _____

4. OTHER FEE(S)

Non-English Specification, \$130 fee (no small entity discount)

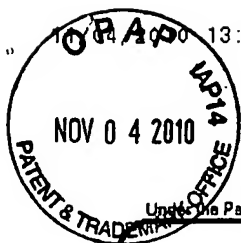
Other (e.g., late filing surcharge): ISSUE FEE (\$755.00) AND PUBLICATION FEE (\$300.00)

Fees Paid (\$)**\$1,055.00****SUBMITTED BY**

Signature		Registration No.	35,907	Telephone	14-969-2992
Name (Print/Type)	RAYMOND A. JOAO	(Attorney/Agent)		Date	11/4/10

This collection of information is required by 37 CFR 1.138. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



13:23 FAX 914 969 2992

RAYMOND A. JOAO

008/019

PTO/SB/17 (10-08)

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First Named Inventor	RAYMOND A. JOAO
Examiner Name	V. LUBIN
Art Unit	3626
Attorney Docket No.	RJ213

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4. OTHER FEE(S)

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Fees Paid (\$)

\$1,055.00

SUBMITTED BY

Signature		Registration No.	35,907	Telephone	914-969-2992
Name (Print/Type)	RAYMOND A. JOAO	(Attorney/Agent)		Date	11/4/10

This collection of information is required by 37 CFR 1.136. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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(914) 969-2992

FAX COVER SHEET

To: The United States Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: November 4, 2010

Fax No.: 571-273-2885

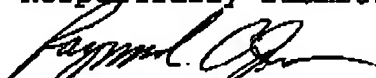
No. Pages: 19 (including cover)

Re: ISSUE FEE TRANSMITTAL LETTER - U.S. Patent
Application Serial No. 10/764,632

To Whom It May Concern:

Please find transmitted herewith an ISSUE FEE TRANSMITTAL LETTER, with accompanying documents, for filing in the above-identified application.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-2885 on November 4, 2010.


Raymond A. Joao

RJ213

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/764,632

FILED : JANUARY 26, 2004

FOR : APPARATUS AND METHOD FOR PROVIDING INSURANCE
PRODUCTS, SERVICES AND/OR COVERAGE FOR LEASED
ENTITIES

EXAMINER : V. LUBIN

GROUP : 3626

ALLOWED : OCTOBER 28, 2010

CONFIRMATION NO.: 9076

Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

ISSUE FEE TRANSMITTAL LETTER

Sir:

Applicant submits herewith the following papers for
entry in the above-identified application:

1. ISSUE FEE TRANSMITTAL FORM PTOL-85;

2. Credit Card Payment Form for \$1,055.00 for payment of the Issue Fee (\$755.00) and for payment of the Publication Fee (\$300.00);
3. Fee Transmittal Sheet (in duplicate) for the payment of the Issue Fee (\$755.00) and for the payment of the Publication Fee (\$300.00);
4. STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(g); and
5. COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE.

As noted above, Applicant submits herewith an ISSUE FEE TRANSMITTAL FORM PTOL-85 along with a Credit Card Payment Form for \$1,055.00 for payment of the Issue Fee of \$755.00 and for payment of the Publication Fee of \$300.00 for the above-identified application. A Fee Transmittal Sheet (in duplicate), for the payment of the Issue Fee and the Publication Fee, is also submitted herewith.


Applicant respectfully requests that the above-identified Issue Fee payment of \$755.00 be applied towards payment of the Issue Fee in the above-identified application. Applicant also respectfully requests that the above-identified Publication Fee payment of \$300.00 be applied towards payment of the Publication Fee in the above-identified application.

Applicant also submits herewith a STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(g). Applicant is a Small Entity and, therefore, Small Entity Status is entitled to be asserted for the above-identified application.

Applicant also submits herewith a COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE for entry in the above-identified application.

Applicant respectfully requests that the above-identified papers and the payments of the Issue Fee and the Publication Fee be entered into the above-identified application.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

November 4, 2010

Raymond A. Joao, Esq.
122 Bellevue Place
Yonkers, New York 10703
(914) 969-2992